

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christian K. Simpson
Jennifer L. Simpson
Debtors

Case No. 16-01597-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DDunbar
Form ID: 3180W

Page 1 of 2
Total Noticed: 35

Date Rcvd: May 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2018.

db +Christian K. Simpson, 4212 Chatham Circle, Aston, PA 19014-3002
jdb +Jennifer L. Simpson, 215 Spring Street, East Stroudsburg, PA 18301-2221
4830356 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4777692 +CHASE BANK USA NA, C/O UNITED COLLECTION BUREAU, 5620 SOUTHWYCK BLVD STE 206,
TOLEDO, OH 43614-1501
4777694 CHS PROFESSIONAL PRACTICE INC, PO BOX 826348, PHILADELPHIA, PA 19182-6348
4777697 +CITIBANK/SEARS, C/O NORTHLAND GROUP INC, PO BOX 390905, MINNEAPOLIS, MN 55439-0905
4777698 +CITIMORTGAGE INC, PO BOX 6243, SIOUX FALLS, SD 57117-6243
4777699 +GORMAN CHIROPRACTIC LIFE CTRS, 21 CRYSTAL STREET, EAST STROUDSBURG, PA 18301-2809
4777700 +HON ALYCE HAILSTONE FARRELL, 130 N WASHINGTON AVENUE, SCRANTON, PA 18503-1879
4825896 +Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825,
Fountain Valley, CA 92728-0825
4777702 KIA MOTOR FINANCE, PO BOX 20835, FOUNTAIN VALLEY, CA 92728-0835
4777704 LEHIGH VALLEY HEALTH NETWORK, PO BOX 4067, ALLENTOWN, PA 18105-4067
4777705 LEHIGH VALLEY PHYS GROUP, C/O FINANCIAL RECOVERIES, PO BOX 1388,
MOUNT LAUREL, NJ 08054-7388
4777707 +PEOPLES SECURITY BANK & TRUST, 150 N WASHINGTON AVENUE, SCRANTON, PA 18503-1843
4777710 ST LUKES PHYSICIANS GROUP, PO BOX 5386, BETHLEHEM, PA 18015-0386
4785461 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
4920334 +U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,,
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
4920335 +U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,,
3217 S. Decker Lake Dr., Salt Lake City, UT 84115, U.S. Bank National Association, as inde,
84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4777689 EDI: BANKAMER.COM May 14 2018 23:13:00 BANK OF AMERICA, PO BOX 982235,
EL PASO, TX 79998-2235
4777690 +EDI: CAPITALONE.COM May 14 2018 23:13:00 CAPITAL ONE BANK, PO BOX 30281,
SALT LAKE CITY, UT 84130-0281
4777691 +E-mail/Text: banko@berkscredit.com May 14 2018 19:19:16 CEDAR CREST EMERGENCYCENTER,
C/O BERKS CREDIT & COLLECTIONS, 900 CORPORATE DR, READING, PA 19605-3340
4777693 +EDI: CHASE.COM May 14 2018 23:13:00 CHASE CARD, PO BOX 15298,
WILMINGTON, DE 19850-5298
4777695 +EDI: CITICORP.COM May 14 2018 23:13:00 CITI CARDS/CITIBANK, PO BOX 6241,
SIOUX FALLS, SD 57117-6241
4777696 EDI: ARSN.COM May 14 2018 23:08:00 CITIBANK NA, C/O ARS NATIONAL SERVICES,
PO BOX 469100, ESCONDIDO, CA 92046-9100
4787778 EDI: CAPITALONE.COM May 14 2018 23:13:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4824318 EDI: BL-BECKET.COM May 14 2018 23:13:00 Capital One NA, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
4791962 +EDI: HFC.COM May 14 2018 23:13:00 HSBC Bank USA, N.A., c/o HSBC MORTGAGE SERVICES, INC.,
P.O. BOX 21188, EAGAN, MINNESOTA 55121-0188
4777701 +EDI: HFC.COM May 14 2018 23:13:00 HSBC MORTGAGE SERVICES, PO BOX 9068,
BRANDON, FL 33509-9068
4777703 EDI: CBSKOHL.COM May 14 2018 23:08:00 KOHL'S/CAPITAL ONE, PO BOX 3115,
MILWAUKEE, WI 53201-3115
4777706 +E-mail/Text: tuscolsup@fisglobal.com May 14 2018 19:19:47 METAVANTE CORPORATION,
C/O COMPLETE PMT RECOVERY SVCS, PO BOX 38997, TUSCALOOSA, AL 35403-8997
4828370 EDI: PRA.COM May 14 2018 23:08:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4777709 +EDI: SEARS.COM May 14 2018 23:13:00 SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
4777711 +EDI: TFSR.COM May 14 2018 23:08:00 TOYOTA MOTOR CREDIT, 240 GIBRALTAR RD SUITE 260,
HORSHAM, PA 19044-2387
4968273 EDI: BL-TOYOTA.COM May 14 2018 23:13:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4815495 EDI: ECAST.COM May 14 2018 23:08:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4777708* +PEOPLES SECURITY BANK & TRUST, 150 N WASHINGTON AVE, SCRANTON, PA 18503-1843
cr ##+SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Danielle Boyle-Ebersole on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3
debersole@hoflawgroup.com, bbleming@hoflawgroup.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 2 Jennifer L. Simpson
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;lbeaton@newmanwilliams.com
Vincent Rubino on behalf of Debtor 1 Christian K. Simpson
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;lbeaton@newmanwilliams.com

TOTAL: 6

Information to identify the case:

Debtor 1 **Christian K. Simpson**
First Name Middle Name Last Name
Debtor 2 **Jennifer L. Simpson**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:16-bk-01597-JJT**

Social Security number or ITIN **xxx-xx-8041**
EIN --
Social Security number or ITIN **xxx-xx-8806**
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christian K. Simpson
aka Christian Keith Simpson, aka Christian Simpson

Jennifer L. Simpson
aka Jennifer Louise Simpson, aka Jennifer Simpson, aka
Jennifer L. Bunner

By the
court:

May 14, 2018



Honorable John J. Thomas
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.